

FOR IMMEDIATE RELEASE

16 August, 2002

PUBLIC NOTICE #2002-33

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

Beginning May 3, 2002, the California Department of Insurance's San Francisco Viewing Room will have very limited ability to accommodate requests for rate filing viewing due to building renovations. Please contact our Los Angeles Viewing room which is fully operational. (213) 346-6707.

We anticipate that our viewing room will be fully operational again on August 30, 2002.

We will post any changes to the time table on the CDI's internet site.

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

(see attached list)

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-31273	0626	ACE AMERICAN INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-31281	0626	ACE FIRE UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-31282	0626	ACE PROPERTY & CASUALTY INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-31372	0000	ALASKA NATIONAL INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-31444	0553	AMERICAN & FOREIGN INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	
02-31391	0761	AMERICAN AUTOMOBILE INS. CO.	COMM	MULTI-PERIL	RATE	BOP-AMERICAN BUSINESS COVERAGE	12.30%
02-31231	0218	AMERICAN CASUALTY CO. OF READING, PA	COMM	INLAND MARINE	FORMS	NONE	
02-31325	0218	AMERICAN CASUALTY CO. OF READING, PA	COMM	OTHER LIABILITY	FORMS	NONE	
02-31362	0291	AMERICAN HARDWARE MUTUAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-31291	0012	AMERICAN HOME ASSURANCE CO.	COMM	AIRCRAFT	FORMS	AVIATION	
02-31392	0761	AMERICAN INS. CO. (THE)	COMM	MULTI-PERIL	RATE	BOP-AMERICAN BUSINESS COVERAGE	12.30%
02-31442	0127	AMERICAN MODERN HOME INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	FORMS	MOTOR HOME	
02-31441	0127	AMERICAN MODERN HOME INS. CO.	PERS	AUTO PHYSICAL DAMAGE	FORMS	TRAVEL TRAILER	
02-31393	0761	ASSOCIATED INDEMNITY CORP	COMM	MULTI-PERIL	RATE	BOP-AMERICAN BUSINESS COVERAGE	12.30%
02-31224	0164	ATHENA ASSURANCE CO.	COMM	AUTO LIABILITY	RULE CHANGE	NONE	0.00%
02-31322	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	TMC SAND & GRAVEL	2.50%
02-31341	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	TMC SAND & GRAVEL.	4.84%
02-31413	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	TMC SAND & GRAVEL	0.00%
02-31443	0968	AXA RE PROPERTY & CASUALTY INS. CO.	COMM	AUTO LIABILITY	RULE CHANGE	TMC SAND & GRAVEL	3.70%
02-31324	0000	BANCINSURE, INC.	COMM	AUTO PHYSICAL DAMAGE	NEW PROGRAM	COLLATERAL PROTECTION INS.	0.00%
02-31283	0626	BANKERS STANDARD INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-31431	0816	COMMERCE WEST INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	SELECT AUTO	4.50%
02-31471	0816	COMMERCE WEST INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	SELECT AUTO	
02-31242	0218	CONTINENTAL CASUALTY CO.	COMM	INLAND MARINE	FORMS	NONE	
02-31327	0218	CONTINENTAL CASUALTY CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-31337	0000	CONTRACTORS BONDING & INS. CO.	COMM	MULTI-PERIL	RATE	BOP	23.50%
02-31261	0000	CRUSADER INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-31421	0212	EMPIRE FIRE & MARINE INS. CO.	COMM	AUTO LIABILITY	RATE	NONE	8.20%
02-31382	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	FIRE	RULE CHANGE	NONE	0.00%
02-31332	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	MULTI-PERIL	FORMS	NONE	
02-31404	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	OTHER LIABILITY	FORMS	NONE	
02-31483	0062	EMPLOYERS MUTUAL CASUALTY CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	14.30%
02-31221	0158	FAIRMONT INS. CO.	COMM	BURGLARY & THEFT	FORMS	NONE	
02-31254	0158	FAIRMONT INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	CA SCHOOLS	0.00%
02-31247	0007	FEDERATED MUTUAL INS. CO.	COMM	FIRE	RULE CHANGE	NONE	
02-31252	0007	FEDERATED MUTUAL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	PREM./OP & PRODUCTS LIABILITY	

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File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-31248	0007	FEDERATED SVC INS. CO.	COMM	FIRE	RULE CHANGE	NONE	
02-31253	0007	FEDERATED SVC INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	PREM./OP & PRODUCTS LIABILITY	
02-31394	0761	FIREMAN'S FUND INS. CO.	COMM	MULTI-PERIL	RATE	BOP-AMERICAN BUSINESS COVERAGE	12.30%
02-31352	0163	FIRST NATIONAL INS. CO. OF AMERICA	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.50%
02-31445	0553	GLOBE INDEMNITY CO.	COMM	OTHER LIABILITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	
02-31292	0012	GRANITE STATE INS. CO.	COMM	AIRCRAFT	FORMS	AVIATION	8.80%
02-31336	0012	GRANITE STATE INS. CO.	COMM	MULTI-PERIL	RATE	BOP-AIG BUSINESS OWNERS INS	
02-31323	0084	GREAT AMERICAN ASSURANCE CO.	COMM	MULTI-PERIL	FORMS	BOP-SAFEPAK	0.00%
02-31342	0000	HARCO NATIONAL INS. CO.	COMM	BURGLARY & THEFT	RATE & FORM	GARAGE DEALERS	
02-31172	0300	HORACE MANN INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE & FORM	NONE	12.50%
02-31182	0300	HORACE MANN INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE & FORM	NONE..	11.30%
02-31284	0626	INDEMNITY INS. CO. OF NORTH AMERICA	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-31285	0626	INS. CO. OF NORTH AMERICA	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-31301	0012	INS. CO. OF THE STATE OF PA (THE)	COMM	AIRCRAFT	FORMS	AVIATION	
02-31251	1314	INS. CORP OF NEW YORK (THE)	COMM	FIRE	FORMS	ARTISAN CONTRACTOR	
02-31272	1314	INS. CORP OF NEW YORK (THE)	COMM	INLAND MARINE	FORMS	ARTISAN CONTRACTOR	
02-31250	1314	INS. CORP OF NEW YORK (THE)	COMM	OTHER LIABILITY	FORMS	ARTISAN CONTRACTOR	
02-31335		INS. SVCS OFFICE, INC.	PERS	AUTO PHYSICAL DAMAGE	MANUAL	SYMBOL	
02-31311	0000	LANCER INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	LONG HAUL TRUCK	
02-31491		NATIONAL CROP INS. SVCS, INC.	COMM	ALLIED LINES	MANUAL	CROP HAIL	
02-31243	0218	NATIONAL FIRE INS. CO. OF HARTFORD	COMM	INLAND MARINE	FORMS	NONE	
02-31328	0218	NATIONAL FIRE INS. CO. OF HARTFORD	COMM	OTHER LIABILITY	FORMS	NONE	
02-31395	0761	NATIONAL SURETY CORP	COMM	MULTI-PERIL	RATE	BOP-AMERICAN BUSINESS COVERAGE	12.30%
02-31302	0012	NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA	COMM	AIRCRAFT	FORMS	AVIATION	
02-31408	0140	NATIONWIDE ASSURANCE CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	VEHICLE EXPERIENCE RATING	
02-31410	0140	NATIONWIDE MUTUAL FIRE INS. CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	VEHICLE EXPERIENCE RATING	
02-31409	0140	NATIONWIDE MUTUAL INS. CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	VEHICLE EXPERIENCE RATING	
02-31411	0140	NATIONWIDE PROPERTY & CASUALTY INS. CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	VEHICLE EXPERIENCE RATING	
02-31303	0012	NEW HAMPSHIRE INS. CO.	COMM	AIRCRAFT	FORMS	AVIATION	-5.60%
02-31405	1330	NEWPORT INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE & FORM	PREFERRED HOMEOWNERS	
02-31333	0181	NORTH AMERICAN SPECIALTY INS. CO.	COMM	OTHER LIABILITY	FORMS	PROD. LIAB. HBW ASSET PROTECTION	
02-31286	0626	PACIFIC EMPLOYERS INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-31364	0408	PACIFIC PROPERTY & CASUALTY CO.	PERS	FIRE	FORMS	DWELLING FIRE	6.90%
02-31416	0408	PACIFIC PROPERTY & CASUALTY CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE & FORM	NONE	
02-31225	1218	PENN-AMERICA INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-31412	0677	PHILADELPHIA INDEMNITY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	MOBILE HOMEOWNERS	

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02-31249	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	ULTIMATE COVER	0.00%
02-31255	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	OTHER LIABILITY	FORMS	PROF. LIAB. SPECIFIED PROFESSIONS	
02-31481	0155	PROGRESSIVE CASUALTY INS. CO.	PERS	AUTO PHYSICAL DAMAGE	RATE	MOTORCYCLE	29.00%
02-31482	0783	RLI INS. CO.	COMM	BURGLARY & THEFT	RATE	NONE	5.50%
02-31446	0553	ROYAL INDEMNITY CO.	COMM	OTHER LIABILITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	6.50%
02-31447	0553	ROYAL INS. CO. OF AMERICA	COMM	OTHER LIABILITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	
02-31353	0163	SAFECO INS. CO. OF AMERICA	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	9.00%
02-31448	0553	SAFEGUARD INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	BUSINESS PROTECTION PORTFOLIO	
02-31326	0772	SEQUOIA INS. CO.	COMM	FARMOWNERS MULTI-PERIL	RATE & FORM	NONE	-2.80%
02-31171	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	PROF LIAB-INS. AGENTS OR BROKERS	
02-31381	0748	STAR INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	HI-TECH	0.00%
02-31334	0098	STARNET INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	PREMIER CONTRACTORS	
02-31271	0098	STARNET INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	PREMIER CONTRACTORS	0.00%
02-31321	0176	STATE FARM GENERAL INS. CO.	PERS	INLAND MARINE	FORMS	BOATOWNERS	
02-31361	0093	STATE NATIONAL INS. CO., INC.	COMM	AUTO PHYSICAL DAMAGE	RULE CHANGE	COLLATERAL PROTECTION	0.00%
02-31222	0158	TIG INDEMNITY CO.	COMM	BURGLARY & THEFT	FORMS	NONE	
02-31223	0158	TIG INS. CO.	COMM	BURGLARY & THEFT	FORMS	NONE	0.00%
02-31262	0161	TOPA INS. CO.	PERS	FIRE	FORMS	VACANT DWELLING	
02-31365	0161	TOPA INS. CO.	PERS	FIRE	FORMS	DWELLING FIRE	0.00%
02-31263	0161	TOPA INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	FAMILY DWELLING	
02-31401	0161	TOPA INS. CO.	COMM	MULTI-PERIL	FORMS	SMP	0.00%
02-31363	0161	TOPA INS. CO.	PERS	OTHER LIABILITY	FORMS	COMPREHENSIVE PERS LIABILITY	
02-31366	0161	TOPA INS. CO.	PERS	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	0.00%
02-31402	0161	TOPA INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
02-31403	0161	TOPA INS. CO.	COMM	OTHER LIABILITY	FORMS	PROF.LIAB.BEAUTY PACKAGE	0.00%
02-31244	0218	TRANSCONTINENTAL INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
02-31330	0218	TRANSCONTINENTAL INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	0.00%
02-31245	0218	TRANSPORTATION INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
02-31329	0218	TRANSPORTATION INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	11.70%
02-31396	0041	TRAVELERS INDEMNITY CO. OF CONNECTICUT (THE)	COMM	OTHER LIABILITY	RATE	ULTRA PAC	
02-31397	0041	TRAVELERS INDEMNITY CO. OF ILLINOIS (THE)	COMM	OTHER LIABILITY	RATE	ULTRA PAC	11.70%
02-31246	0218	VALLEY FORGE INS. CO.	COMM	INLAND MARINE	FORMS	NONE	
02-31331	0218	VALLEY FORGE INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	0.00%
02-31451	0111	WAUSAU BUSINESS INS. CO.	COMM	FIRE	RULE CHANGE	NONE	
02-31406	0111	WAUSAU BUSINESS INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	0.00%
02-31452	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	FIRE	RULE CHANGE	NONE	

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02-31407	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-31287	0626	WESTCHESTER FIRE INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-31417	0350	WESTPORT INS. CORP	COMM	AUTO LIABILITY	FORMS		
02-31414	0350	WESTPORT INS. CORP	COMM	AUTO PHYSICAL DAMAGE	FORMS	NONE	
02-31484	0350	WESTPORT INS. CORP	COMM	MULTI-PERIL	RATE	MCDONALDS PROGRAM	33.00%

113 TOTAL APPLICATIONS RECEIVED

California Department of Insurance

Public Notice Filing Errata Report

August 16, 2002

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	02-25222	07/05/2002	American Home Assurance Co.	Commercial Burglary and Theft	Both Rate and Form		-4.70%
Correct	02-25222	07/05/2002	American Home Assurance Co.	Commercial Burglary and Theft	New Program		0.00%
Incorrect	02-25231	07/05/2002	Birmingham Fire Ins. Co. of PA	Commercial Burglary and Theft	Both Rate and Form		-4.70%
Correct	02-25231	07/05/2002	Birmingham Fire Ins. Co. of PA	Commercial Burglary and Theft	New Program		0.00%
Incorrect	02-25241	07/05/2002	Commerce and Industry Ins. Caompany	Commercial Burglary and Theft	Both Rate and Form		-4.70%
Correct	02-25241	07/05/2002	Commerce and Industry Ins. Caompany	Commercial Burglary and Theft	New Program		0.00%
Incorrect	02-25262	07/05/2002	Ins. Co. of the State of PA (The)	Commercial Burglary and Theft	Both Rate and Form		-4.70%
Correct	02-25262	07/05/2002	Ins. Co. of the State of PA (The)	Commercial Burglary and Theft	New Program		0.00%
Incorrect	02-25271	07/05/2002	Landmark Ins. Co.	Commercial Burglary and Theft	Both Rate and Form		-4.70%
Correct	02-25271	07/05/2002	Landmark Ins. Co.	Commercial Burglary and Theft	New Program		0.00%

* If no % overall rate change is indicated, the amount has not yet been determined.